

AMENDMENTS TO THE CLAIMS

1-22 (Cancelled)

23. (Currently Amended) A method for insuring a building structure by taking into account technologies that militate against loss comprising:

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

issuing an insurance policy, by an insurance company, covering a building structure that incorporates a technology from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically;

obtaining monitoring data, by the insurance company, indicating a condition of the building, based on data output electronically by the incorporated technology;

inputting the monitoring data into a computer system;

determining, using the computer system, an alteration to a premium for the insurance policy based on the condition of the building indicated in the monitoring data; and[[:]]

altering the premium of the issued insurance policy based on the determination.

24. (Cancelled)

25. (Previously Presented) The method of claim 23, wherein the monitoring data indicates the functional status of the incorporated technology.

26. (Cancelled)

27. (Previously presented) The method of claim 23, wherein the data output by the incorporated technology is output over a communications network.

28. (Previously presented) The method of claim 23, wherein the data output by the incorporated technology is output via a broadcast transmission.

29. (Previously presented) The method of claim 23, wherein the incorporated technology comprises a risk mitigation technology.

30. (Previously Presented) The method of claim 23, wherein the technology comprises a risk militation technology.

31. (Previously presented) The method of claim 23, comprising receiving, by the insurance company, the data output by the incorporated technology.

32-38 (Cancelled)

39. (Currently Amended) A method for insuring, by an insurance company, a building structure by taking into account technologies that militate against loss comprising:

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

issuing, by the insurance company, an insurance policy covering a building structure that incorporates a technology from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically,

obtaining monitoring data, by the insurance company, indicating a condition of the building, based on data output electronically by the incorporated technology;

inputting the monitoring data into to a computer system;

determining, using the computer system, an alteration to a premium for the insurance policy based on the condition of the building indicated in the monitoring data; and

altering the premium for the issued insurance policy based on the determination.

40-41 (Cancelled)

42. (Previously Presented) The method of claim 39, wherein the data output by the incorporated technology is output over a communications network.

43. (Previously Presented) The method of claim 39, wherein the data output by the incorporated technology is output via a broadcast transmission.

44. (Previously Presented) A system for insuring a building structure by taking into account technologies that militate against loss comprising:

a database identifying a plurality of technologies that reduce risk of loss to an associated building structure; and

computer executable instructions stored in memory, for causing a processor to:

issue, by an insurance company, an insurance policy covering a building structure that incorporates a technology from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically;

obtain, by the insurance company, monitoring data indicating a condition of the building based on data output electronically by the incorporated technology;

determine an alteration to a premium for the insurance policy based on the condition of the building indicated in the monitoring data, and

alter the premium of the insurance policy based on the determination made by the third processor.

45-46 (Cancelled)

47. (Currently Amended) A system for insuring a building structure by taking into account technologies that militate against loss comprising:

a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

a server associated with an insurance company for receiving monitoring data indicating a condition of the building structure, based on data output electronically by the incorporated technology; and

a first processor for issuing, by the insurance company, an insurance policy covering a building structure that incorporates a technology from the plurality of technologies identified in the database,

a second processor for determining an alteration to a premium for the insurance policy based on the condition of the building structure indicated in the monitoring data, and altering[[,]] the premium for the issued insurance policy based on the determination.

48-49 (Cancelled)

50. (Previously Presented) The method of claim 23, wherein the premium alteration determination is further based on information stored in the database about the incorporated technology that electronically output the data on which the monitoring data was based.

51. (Previously Presented) The method of claim 23, wherein the insurance policy includes an attachment point, and the premium alteration determination is further based on the attachment point.

52. (Previously Presented) The method of claim 39, wherein the premium alteration determination is further based on information stored in the database about the incorporated technology that electronically output the data on which the monitoring data was based.

53. (Previously Presented) The method of claim 39, wherein the insurance policy includes an attachment point, and the premium alteration determination is further based on the attachment point.

54. (Currently Amended) The system method of claim 44, wherein the premium alteration determination is further based on information stored in the database about the incorporated technology that electronically output the data on which the monitoring data was based.

55. (Currently Amended) The system method of claim 44, wherein the insurance policy includes an attachment point, and the premium alteration determination is further based on the attachment point.

56. (Currently Amended) The system method of claim 47, wherein the premium alteration determination is further based on information stored in the database about the incorporated technology that electronically output the data on which the monitoring data was based.

57. (Currently Amended) The system method of claim 47, wherein the insurance policy includes an attachment point, and the premium alteration determination is further based on the attachment point.

58. (New) The method of claim 39, wherein the computer system determines the premium alteration based at least in part on a neural network.

59. (New) The method of claim 39, wherein the computer system determines the premium alteration based at least in part on a computerized decision tree.

60. (New) The method of claim 39, wherein the computer system determines the premium alteration based at least in part on a standard industrial classification code associated with the building structure.

61. (New) A method for insuring a building structure by taking into account technologies that militate against loss comprising:

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

issuing an insurance policy, by an insurance company, covering a building structure that incorporates a technology from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically;

obtaining monitoring data, by the insurance company, indicating a dangerous condition of the building, based on data output electronically by the incorporated technology;

inputting the monitoring data into a computer system;

determining, using the computer system, an alteration to a premium for the insurance policy based on the dangerous condition of the building indicated in the monitoring data; and

altering the premium of the issued insurance policy based on the determination.

62. (New) A system for insuring a building structure by taking into account technologies that militate against loss comprising:

a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

a first processor for issuing, by the insurance company, an insurance policy covering a building structure that incorporates first and second technologies from the plurality of technologies identified in the database,

a server associated with an insurance company for receiving monitoring data indicating a condition of the building structure, based on data output electronically by the first and second incorporated technologies; and

a second processor for applying a first weighting to data received from the first technology and a second weighting, different from the first weighting, to data received from the second technology; and

a third processor for determining an alteration to a premium for the insurance policy based on the condition of the building structure indicated in the monitoring data and the first and second weightings, and for altering the premium for the issued insurance policy based on the determination.

63. (New) A method for insuring a building structure by taking into account technologies that militate against loss comprising:

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

issuing an insurance policy, by an insurance company, covering a building structure that incorporates at least first and second technologies from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically;

obtaining monitoring data, by the insurance company, indicating a condition of the building, based on data output electronically by the first and second incorporated technologies;

inputting the monitoring data into a computer system;

applying a first weighting to data received from the first incorporated technology and a second weighting, different from the first weighting, to data obtained from the second incorporated technology;

determining, using the computer system, an alteration to a premium for the insurance policy based on the condition of the building indicated in the monitoring data and the first and second weightings; and

altering the premium of the issued insurance policy based on the determination.